

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: **JOHN M. JULIAN**, aka : Chapter **13**
John Michael Julian, : Case No. **5:23-bk-00647-MJC**
Debtor, :
:

U.S. BANK TRUST NATIONAL ASSOC. :
Not in its individual capacity, but solely as :
Trustee of LSF9 Master Participation Trust, :
Movant, : **Motion for**
v. : **Relief from Stay**
JOHN M. JULIAN and :
JACK N. ZAHAROPOULOS, TRUSTEE, :
Respondents, :
:

ANSWER TO MOTION OF US BANK TRUST FOR RELIEF FROM STAY

AND NOW COMES Debtor(s) **JOHN M. JULIAN**, by and through their attorneys, J. ZAC CHRISTMAN, ESQUIRE, and in Answer to the Motion of **U.S. BANK TRUST** for Relief from Stay aver:

1-2. Admitted.

3. Denied. Upon information and belief, the Trustee was appointed by the Office of United States Trustee.

4. Denied to the extent the document referenced does not speak for itself.

5. Admitted.

6. Denied. Debtor wrote check 557 in the amount of \$1,755 on April 20, 2023, and sent it to Fay Servicing, Movant's servicer, within a business day after. Debtor wrote check 559 for \$1,755 on May 15, 2023. Debtor wrote check 560 for \$1,755 on June 15, 2023. Debtor wrote check 562 for \$1,755 on July 1, 2023. All checks were mailed within one business day to Fay Servicing. Debtor is substantially current on postpetition payments to Movant via Fay Servicing. While Debtor sent the checks to an office of Fay Servicing in Chicago, and not the office of Fay Servicing in Dallas, the first two checks have been cashed. (Fay Servicing's payment address, provided online, is PO Box 88009, Chicago.)

7. Denied. Debtor has paid more than that already: \$7,020. Counsel for Movant was provided copies of the two most recent checks.

8. Denied. Movant has no basis for relief from stay.

9. Denied to the extent the averments of paragraph 9 are other than a statement or conclusion of law or misplaced request for relief. Otherwise, Debtor has no objection to an adequate protection order.

WHEREFORE, Debtor **JOHN M. JULIAN**, respectfully prays this Honorable Court for an Order than the Motion of **U.S. BANK TRUST** for Relief from Stay be Denied, and for such other and further relief as the Honorable Court deems just and appropriate.

Respectfully Submitted,

/s/ J. Zac Christman
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